

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO**

In re:)	Chapter 13
)	Case No. 09-60889
David Lee Anderson)	Judge Russ Kendig
Erica Lavish Anderson)	
)	
Debtors.)	
)	MODIFICATION OF PLAN

Now come Debtors, David and Erica Anderson, by and through the undersigned counsel, and request a modification of their Chapter 13 plan pursuant to 11 U.S.C. § 1329(a) and Federal Rule of Bankruptcy Procedure 3015(g).

Debtors filed a petition on March 18, 2009. Through the plan, Debtors were contributing \$1,000.00 monthly. Their plan was confirmed on September 24, 2009.

Debtor's income at Timken has been greatly reduced and he is only working 4 days a week. Debtor may also have to have next surgery in the near future that would also lower his income to short term disability which is about 60% of his current pay. Also due to the Debtors past medical issues they have a number of outstanding medical bills that has increased their monthly medical expenses. Therefore Debtors propose to lower the payment to \$375.00 starting in February, 2013 until the end of the plan. The percentage to creditors is prorata over the 60 months. Any delinquency is suspended with approval of this modification and the plan term if necessary will be extended to maintain feasibility.

Wherefore, Debtors pray the Court approve the modification and grant such other relief as may be just and appropriate.

Submitted by:

/s/Nicole L. Rohr
Nicole L. Rohr (#0078316)
Thrush & Rohr, L.L.C.
4410 22nd Street NW
Canton OH 44708
(330) 479-9494
(330) 479-9585 *fax*
Counsel for Debtors

**UNITED STATES BANKRUPTCY COURT
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David Lee Anderson)	Judge Russ Kendig
Erica Lavish Anderson)	
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Debtors.)	

NOTICE OF MODIFICATION OF PLAN

Debtors have filed papers with the Court seeking to modify their Chapter 13 plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have any attorney, you may wish to consult one.)

If you do not want the court to grant the requested modification, or if you want the court to consider your views on the modification, then on or before **February 13, 2013**, you or your attorney must:

File with the court a written response, explaining your position, and a written request for a hearing, at:

**U.S. Bankruptcy Court,
Ralph Regula U.S. Courthouse,
401 McKinley Ave SW, Canton, OH 44702**

If you mail your response to the court for filing, you must mail it early enough so that the court will **receive** it on or before the date state above.

You must also mail a copy to:

Nicole L. Rohr
Thrush & Rohr, L.L.C.
4410 22nd Street NW
Canton OH 44708

Toby L. Rosen
Office of the Chapter 13 Trustee
400 W. Tuscarawas Ave., Suite 400
Canton, Ohio 44702

If you or your attorney do not take these steps, the court may decide that you do not oppose the modification and the modification may be granted.

Date: January 23, 2013

Signature: /s/Nicole L. Rohr
Name: Nicole L. Rohr
4410 22nd Street NW
Canton OH 44708

CERTIFICATE OF SERVICE

I, Nicole Rohr, hereby certify that a true and accurate copy of the foregoing was sent by regular US Mail, postage prepaid, this 23rd day of January 2013 to the following individuals:

David and Erica Anderson 1561 Locust Street Canal Fulton OH 44614

See attached matrix

I, Nicole Rohr, hereby certify that a true and accurate copy of the foregoing was electronically transmitted on or about January 23, 2013 to the following who are listed on the Court's Electronic Mail Notice List:

- Nicole L. Rohr nlratty@yahoo.com,
nlrohr22@yahoo.com;thrushrohr@yahoo.com;thrushrohr@gmail.com
- Toby L Rosen lweir@chapter13canton.com
- United States Trustee (Registered address)@usdoj.gov

/s/ Nicole L. Rohr
Nicole L. Rohr

Label Matrix for local noticing
0647-6
Case 09-60889-rk
Northern District of Ohio
Canton
Wed Jan 23 13:09:55 EST 2013

Ralph Regula U.S. Courthouse
401 McKinley Avenue SW
Canton, OH 44702-1745

Akron Childrens Hospital Radiology
PO Box 29
Akron, OH 44309-0029

Chase
800 Brooksedge BLVD
Westerville, OH 43081-2822

(c)COUNTRYWIDE
400 NATIONAL WAY
SIMI VALLEY CA 93065-6414

(p)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

Fifth Third Bank
1850 E PARIS SE (md# ROPS05)
GRAND RAPIDS MI 49546-6210

First Merit Bank
295 First Merit Circle
Akron, OH 44307-2359

FreedomRoad Financial
c/o SPALLAS JONES, PLLC
1840 E. River Rd., Ste. 207
Tucson, AZ 85718-5892

GMAC
Bankruptcy Dept
P.O. Box 130424
Roseville, MN 55113-0004

BAC Home Loans Servicing, L.P. fka Countrywi
2380 Performance Dr. Bldg C Mail Stop: R
Richardson, TX 75082-4333

Affinity Medical Center
PO Box 10390
Fort Wayne, IN 46852-0390

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Chase Bank USA,N.A
P O Box 740933
Dallas,Tx 75374-0933

DISCOVER BANK
DFS SERVICES LLC
PO BOX 3025
NEW ALBANY, OHIO 43054-3025

Discover
PO Box 6103
Carol Stream, IL 60197-6103

(p)FIFTH THIRD BANK
MD# ROPS05 BANKRUPTCY DEPT
1850 EAST PARIS SE
GRAND RAPIDS MI 49546-6253

FirstMerit Bank,NA
III Cascade Plaza
Akron, Ohio 44308

GEMB Lowes
PO Box 981064
El Paso, TX 79998-1064

GMAC
Payment Processing Center
PO Box 9001951
Louisville, KY 40290-1951

East Bay Funding
c/o Resurgent Capital Services
PO Box 288
GREENVILLE, SC 29602-0288

Akron Childrens Hospital
PO Box 1750
Akron, OH 44309-1750

Barberton Anesthesia Care
Dept 3302
PO Box 74382
Cleveland, OH 44194-0002

Columbia House
PO Box 91640
Indianapolis, IN 46291-0640

Direct TV
PO Box 6414
Carol Stream, IL 60197-6414

Discover
PO Box 981064
El Paso, TX 79998-1064

Fingerhut
PO Box 166
Newark, NJ 07101-0166

Freedom Road
Dept CH 8612
Palatine, IL 60055-0001

GEMB/ Sams Club
PO Box 981064
El Paso, TX 79998-1064

HSBC
PO Box 98706
Las Vegas, NV 89193-8706

Huntington National Bank
P.O. Box 89424
Cleveland, Oh 44101-6424

Huntington National Bank
PO Box 182519
Columbus, OH 43218-2519

IC Systems INC
444 Highway 96 E
PO Box 64437
Saint Paul, MN 55164-0437

Javitch, Block, & Rathbone
1100 Superior Avenue
18th Floor
Cleveland, OH 44114-2518

Kohl's Payment Center
PO Box 2983
Milwaukee, WI 53201-2983

Nationwide Credit INC
PO Box 740640
Atlanta, GA 30374-0640

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
PO Box 12914
NORFOLK VA 23541-0914

Ravenna Radiology
PO Box 76051
Cleveland, OH 44101-4755

Roundup Funding, LLC
MS 550
PO Box 91121
Seattle, WA 98111-9221

Sams Club
4605 Duke Dr
Mason, OH 45040-9410

Sams Club
PO Box 530942
Atlanta, GA 30353-0942

Sears
8725 W Sahara AVE
The Lakes, NV 89163-7802

Summa Barberton Hospital
PO Box 71-4139
Columbus, OH 43271-4139

Weltman Weinberg & Reis
PO Box 93596
Cleveland, OH 44101-5596

Weltman Weinberg Reis
323 W Lakeside AVE
Cleveland, OH 44113-1099

Zwicker and Associates
80 Minuteman RD
Andover, MA 01810-1008

David Lee Anderson
1561 Locust St
PO Box 644
Canal Fulton, OH 44614-0644

Erica Lavish Anderson
1561 Locust St
PO Box 644
Canal Fulton, OH 44614-0644

Nicole L. Rohr
Thrush & Rohr LLC
4410 22nd Street NW
Canton, OH 44708-1574

Toby L Rosen
Toby L Rosen, Trustee
400 W Tuscarawas St
Charter One Bank Bldg
4th Floor
Canton, OH 44702-2044

Todd J. Kreps
Charles G. Snyder Co.
10006 Cleveland Ave., N.W.
PO Box 922
Uniontown, OH 44685-0922

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Discover
12 Reads Way
New Castle, DE 19720-1649

(d)Discover
PO Box 15251
Wilmington, DE 19886-5251

Fifth Third Bank
Northeastern Ohio
PO Box 630778
Cincinnati, OH 45263-0778

Addresses marked (c) above for the following entity/entities were corrected
as required by the USPS Locatable Address Conversion System (LACS).

Countrywide
400 Countrywide Way
Simi Valley, CA 93065-6298

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)East Bay Funding, LLC	(d)East Bay Funding	End of Label Matrix	
c/o Resurgent Capital Services	c/o Resurgent Capital Services	Mailable recipients	50
PO Box 288	PO Box 288	Bypassed recipients	2
GREENVILLE, SC 29602-0288	Greenville, SC 29602-0288	Total	52